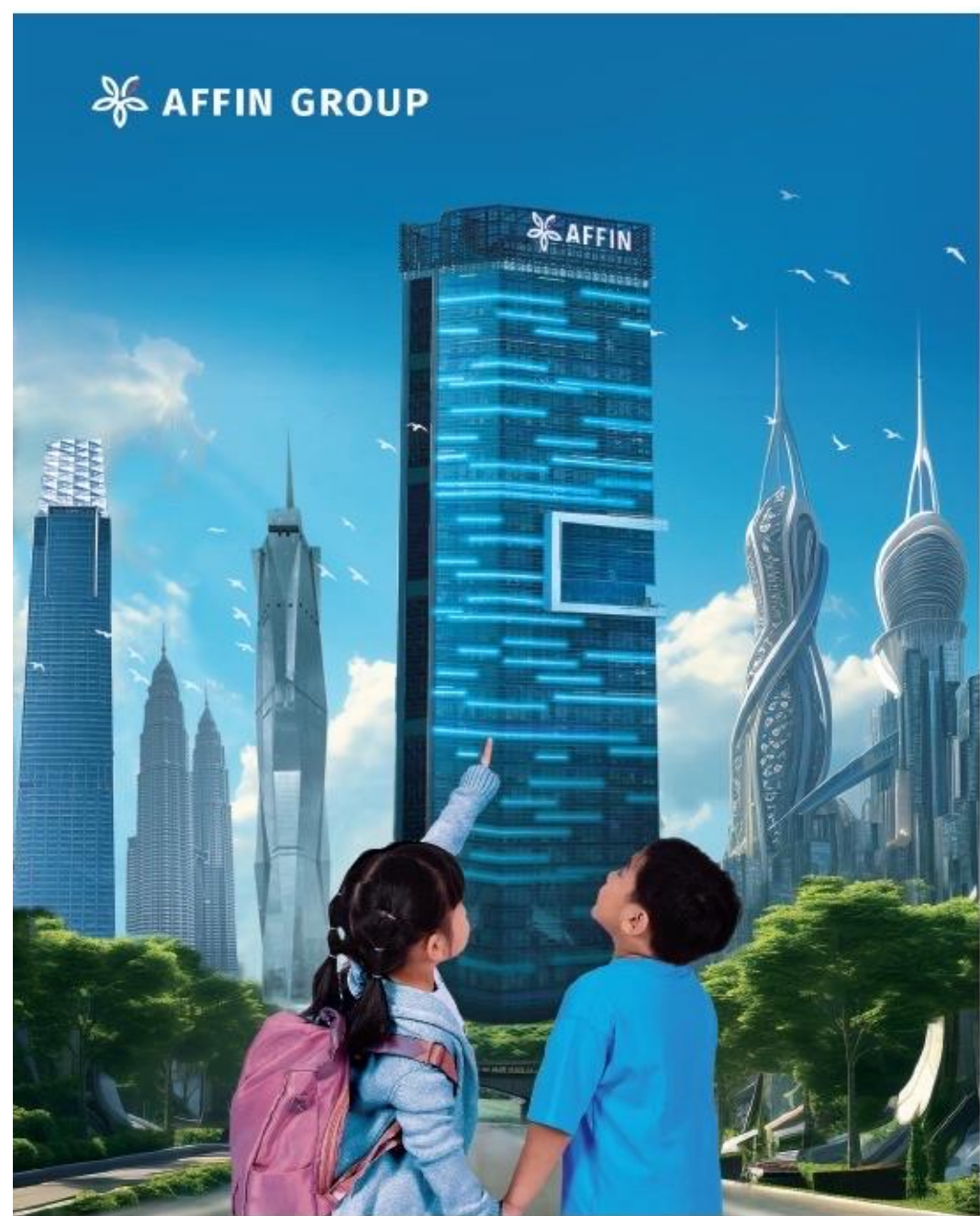


48th Annual General Meeting

25 April 2024

**PRE-AGM QUESTION BY
SHAREHOLDERS AND REPLIES**



THE FUTURE OF BANKING



SHAREHOLDER'S NAME:

LEE WENG YAW, YOONG YIN FOH, YONG YANG HAR, TEE TZIEN WOEI, TEE TZIEN YUNG, ADRIAN TAY KIM MING, GOH WEE WEE , TEE KIM GUAN, LIM BA TAI @ LIM ENG KIM, CHEE TENG HO, TEE BENG NGO, TEE BENG HEE

Question:

- *What is the door gift?*
- *Any door gift to the AGM's attendee?*
- *Please give us some door gifts/e vouchers/e wallet for attending this RPV as a token of appreciation. Thank you*
- *I attended Affin 2023 virtual AGM but I do not have any Affin bank accounts and would therefore like to request the company to give me an alternate door gifts of similar value like Aeon or McDonald vouchers. Your kind understanding and consideration is very much appreciated. Thank you*



SHAREHOLDER'S NAME:

LEE WENG YAW, YOONG YIN FOH, YONG YANG HAR, TEE TZIEN WOEI, TEE TZIEN YUNG, ADRIAN TAY KIM MING, GOH WEE WEE , TEE KIM GUAN, LIM BA TAI @ LIM ENG KIM, CHEE TENG HO, TEE BENG NGO

Response:

The door gift question were earlier addressed in the Chairman's welcoming speech.



SHAREHOLDER'S NAME:

CHAN AH MOI

Question:

Dear Tricor, I have register for physical but can I go online if I am not feeling well.

Response:

You may log in to TIIH Online and participate remotely. Our Share Registrar (Tricor) has engaged the shareholder prior to this meeting.



SHAREHOLDER'S NAME:

KEH PIN TAT

Question:

- 1. In Administrative Guide, for physical attendance, it was mentioned parking is at flat rate of RM12. Is this reimbursable in full during verification of attendance on meeting day?*
- 2. Is there a door gift & light breakfast provided for each participant, and lunch pack after the meeting ends?*
- 3. For those who participated either physical or virtual, would they be getting similar gift like last year?*



SHAREHOLDER'S NAME:

KEH PIN TAT

Response:

1. The parking fee is a flat rate of RM12 and reimbursable.
2. There will be a door gift to the attendees and 1 food pack to be provided.
3. Yes, it will be credited to Affin Bank account.



SHAREHOLDER'S NAME:

CHOY YAU KEE

Question:

I have registered for physical attendance of AFFIN BANK AGM on 28th March. Today (22nd APRIL), I was asked to register again. Kindly advise the status of my registration.

Response:

Share Registrar (Tricor) has recorded your registration for physical attendance in the system. Tricor has also engaged the shareholder prior to this meeting.



SHAREHOLDER'S NAME:

CHEE SAI MUN

Question:

- 1. I'm looking at your 2023 performance via your KPI AFS 2025, can management explain to us how are your performance, and where are the positive area n where are the negative area? What action are taken by management to address the negative area and what is the management target and timeline to turnaround this area?*
- 2. I notice Affin Bank has extremely high cost to income ratio for 2023, pls explain what is the major reasons for this? This negative point is recorded despite Affin Bank achieve a maiden historical record of increasing its assets in the balance sheet exceeding more than RM100 billion for the 1st time. Why the bank unable to convert this achievement to record a better bottom line profit performance?*
- 3. I notice Affin Group capital ratio trend has been falling for 2023, this is despite Affin Bank has paying out or receiving a large portion of its dividend in the form dividend reinvestment account instead of in the form of cash, can the management explain why the capital ratio not improving?*
- 4. I notice Affin core conventional bank business profit performance has been dropping sharply for the year 2023, this is despite the Islamic bank business doing reasonably well, can the management explain why the conventional not doing well, is it due to lack of attention or focus in growing this area of business?*



SHAREHOLDER'S NAME:

CHEE SAI MUN

Response:

All the above questions have been addressed in the presentation by Datuk PGCEO.



THANK YOU

